

loans. Moreover, the disparity increases as income increases. In fact, upper-income African American women are more than five times more likely to receive a subprime mortgage than white men. Since subprime borrowers typically refinance from one subprime loan to another, this translates into projected foreclosures for more than one-third of subprime borrowers.

"Considering that over half of all loans made to black borrowers in 2005 and 2006 were subprime and that African American women accounted for 48.8 percent of all African American subprime borrowers in 2006, it is easy to imagine the devastation that is headed toward black women and their communities. A January, 2008, report issued by United for a Fair Economy says that the subprime mortgage crisis will drain \$213 billion in wealth from black Americans, producing for African Americans the greatest wealth loss in modern U.S. history."

Let's talk about black women's health for a moment. Dr. Doris Browne, president and CEO of Brown & Associates, Inc., had these observations about the impact of health disparities on African American women:

"Particularly striking are disparities in the occurrence of illness and death experienced by African Americans caused by higher rates of cardiovascular disease, cancer, stroke, diabetes, AIDS, and a shorter life expectancy. For instance, heart disease is the leading cause of death for women in the United States. However, the death rate for heart disease is 20 percent higher for African American women than white women. In addition, cancer is the second leading cause of death among women; yet the 5-year survival rate is 10 percent lower for African American women compared to their white female counterparts. Also, 15 million black women in the United States are afflicted with diabetes, roughly double the number of U.S. white women who are diagnosed with the disease.

"With regard to HIV and AIDS, 61 percent of those under age 25 with a diagnosis of HIV/AIDS are African American, and African American women are diagnosed with AIDS at a rate nearly 24 times higher than white women. Black women are more likely to be infected by heterosexual means, sexual contact with men who are HIV positive, compared to other racial and ethnic groups. Possible explanations for these disparities are the complex interaction of biological factors, environment, ethnicity, insurance, and certain health behaviors or life-style choices. Equally important are the effects of socioeconomic factors such as education and income in creating health disparities. For African American women, poverty, race, and ethnicity play a significant role in lower health quality and health outcomes.

"Overcoming persistent health disparities and promoting healthy behaviors for African Americans is a formi-

dable health challenge. African American women must devote more time to care for their own health needs because health education, awareness, and screening are essential in preventing and controlling chronic diseases in women."

All of these points that have been made in this wonderful publication by the Urban League point to issues that predominate in the African American community, which particularly fall upon African American women in our country. The Urban League should be applauded for focusing in on the state of black women in America. And we focus in again around education, around health care, around job opportunities, around income within the workplace.

When we have been looking at issues around women and the workplace, one of the things that we have noticed persistently is that women still only make about 70 cents of every dollar that men make in the workplace, and we have to continue to fight for our opportunity to be paid equally in the workplace. It becomes even a greater dilemma as we focus in on the foreclosure crisis, which has caused so many families to go under.

In the State of Ohio, 90,000 houses or homes in Ohio are in the predatory lending process. I am told that the number across the country is somewhere around 900,000 families or houses in this country are in debt or in trouble as a result of the foreclosure crisis. It becomes even more important that Members of Congress and my colleagues begin to focus in on these issues and try to do what we can to assist those families in the process.

One of the dilemmas that we really face as well is, though, that the proposals that have been placed upon the table to try to fix the foreclosure process have not really focused on the people who are stuck in the foreclosure. They are more focused on the banking and financial institutions than on the people and the process.

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We need to push as Members of Congress to make sure that we pursue other opportunities to assist people who are really in need of our support.

It is exciting as we go on and celebrate Black History Month and Women's History Month together that we think about all the great leaders and great women who have come before us in this country.

I had an opportunity about 2 weeks ago to be in Akron, Ohio, with a group of women. We were focusing on Women's History Month and that great woman, Sojourner Truth, an African American woman who was a leader in the suffragette movement, even though she recognized back then, even though she fought on behalf of the suffragette movement, that she as an African American woman would not have the opportunity to have the right to vote, even if she won the suffragette movement.

We recalled in our discussion this great speech that she gave that was called "Ain't I a Woman?" and she talked about that she had worked and slaved in cotton fields, that she was able to till the land just like a man, that she was able to cut down trees like a man and she said, But ain't I a woman? And she went on to talk about the fact that women across this country have worked very hard and very diligently but, in fact, they have not been given the rights or recognition that they should. And she ends this great speech by saying, if one woman can be determined to have turned this world upside down, surely all the women in this room ought to be able to turn it right side up again. And then she said, And the men ought to let them do it.

So it is an exciting time as we focus in on Women's History Month that we have a time to reflect on great women like Sojourner Truth and others who were leading the charge to make sure that women had the right to vote and participate in the process.

I am excited to discuss in that same vein 22 women, and these 22 women were the founders of my sorority, Delta Sigma Theta Sorority, Incorporated. These 22 women had been part of another sorority and decided that they wanted to be more focused on political and social issues and created Delta Sigma Theta Sorority at Howard University back in 1913, the same year that Judge Jean Murrell Capers was born. Part of their first act was to participate in the suffragette march.

I gave a speech the other day that was interesting in the conversation that the people who put the march together, they wanted to push all the African American women to the back of the march because they knew that they would not be able to vote, but the African American women started participating in the march and they said, to heck with this, we're going to be at the front. And so they moved around the march and moved to the front of the march on behalf of the people that are represented. So it was really women who were participating in the forefront that clearly had the chance to give us or set the example for what we should be able to do.

I am just so pleased to have had this opportunity on behalf of the Congressional Black Caucus to talk about Women's History Month, to talk about African American women who have done such a great job in the process. I am confident that my colleagues would have been here this evening but for other commitments and that is why I have sought to have the privilege to have them be able to revise and extend their remarks so that they can add information to this particular time.

It is always great to have a chance to participate in these Special Orders on behalf of the Congressional Black Caucus; our Chair, CAROLYN CHEEKS KILPATRICK; our Vice Chair, BARBARA LEE, who happens to be the Speaker in the chair right now.